

Certificate of Notice Page 1 of 6
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Dawn K. Burrows
 Debtor

Case No. 14-12195-jkf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Lisa
 Form ID: 309A

Page 1 of 4
 Total Noticed: 76

Date Rcvd: Sep 23, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 25, 2016.

db +Dawn K. Burrows, 54 Ivy Court, Quakertown, PA 18951-2766
 13269471 #Abington Emergency Physicians, PO Box 3012, Wilmington, DE 19804-0012
 13269472 +Abington Memorial Hospital, 1200 Old York Road, Abington, PA 19001-3788
 13269475 +Apotheker & Associates, P.C., 520 Fellowship Road, C306, Mount Laurel, NJ 08054-3410
 13269476 +Arrow Financial Services, LLC, 5996 W. Touhy Avenue, Niles, IL 60714-4610
 13269480 Begley, Carlin & Mandio, LLP, ATTN: Nathan D. Fox, Esq., PO Box 308, Langhorne, PA 19047-0308
 13269481 Berkheimer, PO Box 25153, Lehigh Valley, PA 18002-5153
 13269483 #+CBE Group, 131 Tower Park Drive, Suite 100, Waterloo, IA 50701-9374
 13474321 +Diana M. Dixon, Esq., 107 N. Broad Street, Suite 307, Doylestown, PA 18901-3755
 13269490 DirectV, LLC, Business Service Center, PO Box 5392, Miami, FL 33152-5393
 13269493 EOS CCA, 700 Longwater Drive, Norwell, MA 02061-1624
 13269494 Financial Recoveries, PO Box 1388, Mount Laurel, NJ 08054-7388
 13269495 +First National Collect. Bureau, 610 Waltham Way, Sparks, NV 89434-6695
 13269496 Grimley Financial, 30 Washington Avenue, Suite C-6, Haddonfield, NJ 08033-3341
 13269497 Home Depot Credit Services, PO Box 689100, Des Moines, IA 50368-9100
 13269499 +Hudson & Keyse, LLC, 382 Blackbrook Road, Painesville, OH 44077-1294
 13269500 +KML Law Group, P.C., Thomas I. Puleo, Esq., 701 Market St., Ste. 5000, Philadelphia, PA 19106-1541
 13269501 +LDC Collection Systems, 1617 JFK Blvd., Suite 575, Philadelphia, PA 19103-1821
 13269503 +LVNV Funding, LLC, 700 Executive Center Drive, # 300, Greenville, SC 29615-4555
 13269502 Literary Guild Select Book Club, PO Box 916400, Rantoul, IL 61866-6400
 13269504 +National Financial Systems, PO Box 9046, Hicksville, NY 11802
 13269505 +North Shore Agency, 270 Spagnoli Road, Suite 110, Melville, NY 11747-3515
 13269506 PP&L, 827 Hausman Road, Allentown, PA 18104-9392
 13375068 +PPL Electric Utilities, 827 Hausman Rd., Allentown, PA 18104-9392
 13269508 Quaker's Green Community Assoc., 300 Quaker's Way, Quakertown, PA 18951-2776
 13632164 +Santander Consumer USA Inc., c/o William E. Craig, Esq., Morton & Craig LLC, 110 Marter Ave., Ste. 301, Moorestown, NJ 08057-3125
 13269513 St. Luke's Quakertown Campus, 1021 Park Avenue, Quakertown, PA 18951
 13269514 +St. Luke's Univ. Hlth Network, 801 Ostrum Street, Bethlehem, PA 18015-1000
 13269515 Synergetic Communications, Inc, 5450 N. W. Central #1000, Houston, TX 77092-2016
 13269516 +The Bradford Exchange Jewelry, 9333 N. Milwaukee Avenue, Niles, IL 60714-1392
 13323548 +U.S. Dept. of Agriculture, c/o Thomas I. Puleo, Esq., KML Law Group PC, 701 Market St., Ste. 5000, Phila., PA 19106-1541
 13269520 US Asset Management, Inc., 700 Longwater Drive, Norwell, MA 02061-1624
 13301892 +United Auto Credit Corporation, 1071 Camelback, Suite 100, Newport Beach, CA 92660-3046
 13269518 United Auto Group, PO Box 9945, Newport Beach, CA 92658-1945

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: dianamdixonesq@gmail.com Sep 24 2016 02:02:06 DIANA M. DIXON,
 Dixon Law Offices, 107 N. Broad Street, Suite 307, Doylestown, PA 18901
 tr +EDI: BBBFINTEL.COM Sep 24 2016 01:48:00 BONNIE B. FINKEL, Bonnie B. Finkel,
 P.O. Box 1710, Cherry Hill, NJ 08034-0091
 smg E-mail/Text: bankruptcy@phila.gov Sep 24 2016 02:04:15 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 24 2016 02:02:42
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 24 2016 02:03:56 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Sep 24 2016 02:03:35 United States Trustee,
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
 13269473 +EDI: AFNIRECOVERY.COM Sep 24 2016 01:48:00 AFNI, PO Box 3097,
 Bloomington, IL 61702-3097
 13269474 +EDI: AFNIRECOVERY.COM Sep 24 2016 01:48:00 AFNI, PO Box 3517,
 Bloomington, IL 61702-3517
 13269478 EDI: CINGMIDLAND.COM Sep 24 2016 01:48:00 AT&T Mobility, PO Box 537104,
 Atlanta, GA 30353-7104
 13390103 +EDI: CINGMIDLAND.COM Sep 24 2016 01:48:00 AT&T Mobility II LLC, % AT&T Services, Inc,
 Karen Cavagnaro, Paralegal, One AT&T Way, Room 3A104, Bedminster, NJ 07921-2693
 13284063 EDI: AIS.COM Sep 24 2016 01:48:00 American InfoSource LP as agent for,
 T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848
 13315559 EDI: AIS.COM Sep 24 2016 01:48:00 American InfoSource LP as agent for, Verizon,
 PO Box 248838, Oklahoma City, OK 73124-8838
 13269477 EDI: ACCE.COM Sep 24 2016 01:48:00 Asset Acceptance, PO Box 2041,
 Warren, MI 48090-2041
 13273622 +EDI: ACCE.COM Sep 24 2016 01:48:00 Asset Acceptance LLC, PO Box 2036,
 Warren MI 48090-2036
 13269479 EDI: BANKAMER.COM Sep 24 2016 01:48:00 Bank of America, PO Box 982238,
 El Paso, TX 79998-2238
 13269517 EDI: AISTMBL.COM Sep 24 2016 01:48:00 TMobile Bankruptcy Team, PO Box 53410,
 Bellevue, WA 98015-3410

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

13269482 +E-mail/Text: cms-bk@cms-collect.com Sep 24 2016 02:02:23 Capital Management Services,
726 Exchange Street, Suite 700, Buffalo, NY 14210-1464
13269484 EDI: CHASE.COM Sep 24 2016 01:48:00 Chase Bank, PO Box 15298,
Wilmington, DE 19886-5298
13269486 EDI: CITICORP.COM Sep 24 2016 01:48:00 Citibank, PO Box 6500,
Sioux Falls, SD 57117-6500
13269485 EDI: CITICORP.COM Sep 24 2016 01:48:00 Citibank, PO Box 6241,
Sioux Falls, SD 57117-6241
13269487 +E-mail/Text: equiles@philapark.org Sep 24 2016 02:05:10 City of Philadelphia,
Parking Violations Branch, PO Box 41818, Philadelphia, PA 19101-1818
13302791 +EDI: JEFFERSONCAP.COM Sep 24 2016 01:49:00 Collecto Us Asset Managemnt, Inc.,
c/o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
13269488 +EDI: CONVERGENT.COM Sep 24 2016 01:49:00 Convergent Outsourcing, Inc.,
10750 Hammerly Blvd., # 200, Houston, TX 77043-2317
13269491 EDI: ESSL.COM Sep 24 2016 01:48:00 Dish Network, PO Box 4034, Woburn, MA 01888-4034
13269492 EDI: DCI.COM Sep 24 2016 01:48:00 Diversified Consultants, Inc., PO Box 551268,
Jacksonville, FL 32255-1268
13269492 E-mail/Text: bankruptcynotices@dcicollect.com Sep 24 2016 02:04:58
Diversified Consultants, Inc., PO Box 551268, Jacksonville, FL 32255-1268
13269498 EDI: HFC.COM Sep 24 2016 01:48:00 Household Bank, PO Box 15521,
Wilmington, DE 19850-5521
13283392 EDI: JEFFERSONCAP.COM Sep 24 2016 01:49:00 Jefferson Capital Systems LLC, PO Box 7999,
Saint Cloud Mn 56302-9617
13284996 +EDI: FORD.COM Sep 24 2016 01:48:00 Kia Motors Finance, PO Box 20825,
Fountain Valley, CA 92728-0825
13281635 EDI: RESURGENT.COM Sep 24 2016 01:48:00 LVNV Funding LLC, c/o Resurgent Capital Services,
P.O. Box 10675, Greenville, SC 29603-0675
13335259 EDI: RESURGENT.COM Sep 24 2016 01:48:00 LVNV Funding, LLC its successors and assigns as,
assignee of Citibank (South Dakota),, N.A., Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
13335260 EDI: RESURGENT.COM Sep 24 2016 01:48:00 LVNV Funding, LLC its successors and assigns as,
assignee of Vion Holdings LLC, Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
13269507 E-mail/Text: bankruptcynotices@pch.com Sep 24 2016 02:02:24 Publishers Clearing House,
PO Box 4002936, Des Moines, IA 50340-2936
13269511 +E-mail/Text: Supportservices@receivablesperformance.com Sep 24 2016 02:05:08 RPM,
20816 44th Ave W, Lynnwood, WA 98036-7799
13269509 EDI: RESURGENT.COM Sep 24 2016 01:48:00 Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
13269512 EDI: DRIV.COM Sep 24 2016 01:49:00 Santander Consumer USA, ATTN: Bankruptcy Dept.,
PO Box 560284, Dallas, TX 75356-0284
13293975 +EDI: DRIV.COM Sep 24 2016 01:49:00 Santander Consumer USA, PO Box 560284,
Dallas, TX 75356-0284
13294341 +EDI: DRIV.COM Sep 24 2016 01:49:00 Santander Consumer USA Inc., PO Box 961245,
Ft. Worth, TX 76161-0244
13269521 +EDI: USDARHS.COM Sep 24 2016 01:49:00 USDA Rural Housing Service,
Central Servicing Center, PO Box 66506, Saint Louis, MO 63166-6506
13322237 EDI: USDARHS.COM Sep 24 2016 01:49:00 USDA, RURAL DEVELOPMENT,
CENTRALIZED SERVICING CENTER, ATTN: BKR DEPT, PO BOX 66879, ST. LOUIS, MO 63166-6879
13269519 EDI: URSI.COM Sep 24 2016 01:48:00 United Recovery Systems, LP, PO Box 722929,
Houston, TX 77272-2929
13269522 +EDI: VERIZON.COM Sep 24 2016 01:48:00 Verizon, PO Box 33078,
Saint Petersburg, FL 33733-8078
13269523 +EDI: WFNNB.COM Sep 24 2016 01:48:00 WFNNB - Victoria's Secret, Bankruptcy Department,
PO Box 182125, Columbus, OH 43218-2125

TOTAL: 43

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13269526* +AFNI, PO Box 3097, Bloomington, IL 61702-3097
13269527* +AFNI, PO Box 3517, Bloomington, IL 61702-3517
13269531* AT&T Mobility, PO Box 537104, Atlanta, GA 30353-7104
13269524* Abington Emergency Physicians, PO Box 3012, Wilmington, DE 19804-0012
13269525* +Abington Memorial Hospital, 1200 Old York Road, Abington, PA 19001-3788
13269528* +Apotheker & Associates, P.C., 520 Fellowship Road, C306, Mount Laurel, NJ 08054-3410
13269529* +Arrow Financial Services, LLC, 5996 W. Touhy Avenue, Niles, IL 60714-4610
13269530* Asset Acceptance, PO Box 2041, Warren, MI 48090-2041
13269532* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, PO Box 982238, El Paso, TX 79998-2238)
13269533* Begley, Carlin & Mandio, LLP, ATTN: Nathan D. Fox, Esq., PO Box 308,
Langhorne, PA 19047-0308
13269534* Berkheimer, PO Box 25153, Lehigh Valley, PA 18002-5153
13269570* ++C O AMERICAN INFOSOURCE LP, 4515 N SANTA FE AVE, OKLAHOMA CITY OK 73118-7901
(address filed with court: TMobile Bankruptcy Team, PO Box 53410, Bellevue, WA 98015-3410)
13269536* +CBE Group, 131 Tower Park Drive, Suite 100, Waterloo, IA 50701-9374
13269535* +Capital Management Services, 726 Exchange Street, Suite 700, Buffalo, NY 14210-1464
13269537* Chase Bank, PO Box 15298, Wilmington, DE 19886-5298
13269539* Citibank, PO Box 6500, Sioux Falls, SD 57117-6500
13269538* Citibank, PO Box 6241, Sioux Falls, SD 57117-6241

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Date Rcvd: Sep 23, 2016

***** BYPASSED RECIPIENTS (continued) *****

13269540* +City of Philadelphia, Parking Violations Branch, PO Box 41818,
Philadelphia, PA 19101-1818
13269541* +Convergent Outsourcing, Inc., 10750 Hammerly Blvd., # 200, Houston, TX 77043-2317
13269489* +Dawn K. Burrows, 54 Ivy Court, Quakertown, PA 18951-2766
13269542* +Dawn K. Burrows, 54 Ivy Court, Quakertown, PA 18951-2766
13269543* DirectV, LLC, Business Service Center, PO Box 5392, Miami, FL 33152-5393
13269544* Dish Network, PO Box 4034, Woburn, MA 01888-4034
13269545* Diversified Consultants, Inc., PO Box 551268, Jacksonville, FL 32255-1268
13269546* EOS CCA, 700 Longwater Drive, Norwell, MA 02061-1624
13269547* Financial Recoveries, PO Box 1388, Mount Laurel, NJ 08054-7388
13269548* +First National Collect. Bureau, 610 Waltham Way, Sparks, NV 89434-6695
13269549* Grimley Financial, 30 Washington Avenue, Suite C-6, Haddonfield, NJ 08033-3341
13269550* Home Depot Credit Services, PO Box 689100, Des Moines, IA 50368-9100
13269551* Household Bank, PO Box 15521, Wilmington, DE 19850-5521
13269552* +Hudson & Keyse, LLC, 382 Blackbrook Road, Painesville, OH 44077-1294
13269553* +KML Law Group, P.C., Thomas I. Puleo, Esq., 701 Market St., Ste. 5000,
Philadelphia, PA 19106-1541
13269554* +LDC Collection Systems, 1617 JFK Blvd., Suite 575, Philadelphia, PA 19103-1821
13269556* +LVNV Funding, LLC, 700 Executive Center Drive, # 300, Greenville, SC 29615-4555
13269555* Literary Guild Select Book Club, PO Box 916400, Rantoul, IL 61866-6400
13269557* +National Financial Systems, PO Box 9046, Hicksville, NY 11802
13269558* +North Shore Agency, 270 Spagnoli Road, Suite 110, Melville, NY 11747-3515
13269559* PP&L, 827 Hausman Road, Allentown, PA 18104-9392
13269560* Publishers Clearing House, PO Box 4002936, Des Moines, IA 50340-2936
13269561* Quaker's Green Community Assoc., 300 Quaker's Way, Quakertown, PA 18951-2776
13269563* RJM Acquisitions, LLC, 575 Underhill Blvd., Suite 224, Syosset, NY 11791-3416
13269564* +RPM, 20816 44th Ave W, Lynnwood, WA 98036-7799
13269562* Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13269565* Santander Consumer USA, ATTN: Bankruptcy Dept., PO Box 560284, Dallas, TX 75356-0284
13269566* St. Luke's Quakertown Campus, 1021 Park Avenue, Quakertown, PA 18951
13269567* +St. Luke's Univ. Hlth Network, 801 Ostrum Street, Bethlehem, PA 18015-1000
13269568* Synergetic Communications, Inc, 5450 N. W. Central #1000, Houston, TX 77092-2016
13269569* +The Bradford Exchange Jewelry, 9333 N. Milwaukee Avenue, Niles, IL 60714-1392
13269573* US Asset Management, Inc., 700 Longwater Drive, Norwell, MA 02061-1624
13269574* +USDA Rural Housing Service, Central Servicing Center, PO Box 66506,
Saint Louis, MO 63166-6506
13269571* United Auto Group, PO Box 9945, Newport Beach, CA 92658-1945
13269572* United Recovery Systems, LP, PO Box 722929, Houston, TX 77272-2929
13269575* +Verizon, PO Box 33078, Saint Petersburg, FL 33733-8078
13269576* +WFNBN - Victoria's Secret, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
13269510 ##RJM Acquisitions, LLC, 575 Underhill Blvd., Suite 224, Syosset, NY 11791-3416
TOTALS: 0, * 54, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 25, 2016

Signature: /s/Joseph Speetjens

District/off: 0313-2

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Total Noticed: 76

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 23, 2016 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor United States Department of Agriculture
agornall@kmllawgroup.com, bkgroup@kmllawgroup.com
BONNIE B. FINKEL finkeltrustee@comcast.net, NJ69@ecfcbis.com;Finkeltrustee@comcast.net
DIANA M. DIXON on behalf of Debtor Dawn K. Burrows dianamdixonesq@gmail.com
THOMAS I. PULEO on behalf of Creditor United States Department of Agriculture
tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com
United States Trustee USTPRegion03.PH. ECF@usdoj.gov
WILLIAM EDWARD CRAIG on behalf of Creditor Santander Consumer USA Inc.
mortonlaw.bcraig@verizon.net, mhazlett@mortoncraig.com

TOTAL: 6

Information to identify the case:

Debtor 1	Dawn K. Burrows			Social Security number or ITIN xxx-xx-9891
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)				EIN ---
	First Name	Middle Name	Last Name	Social Security number or ITIN ---
United States Bankruptcy Court	Eastern District of Pennsylvania			EIN ---
Case number:	14-12195-jkf			Date case filed in chapter 13 3/24/14
				Date case converted to chapter 7 9/16/16

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Dawn K. Burrows	
2. All other names used in the last 8 years		
3. Address	54 Ivy Court Quakertown, PA 18951	
4. Debtor's attorney Name and address	DIANA M. DIXON Dixon Law Offices 107 N. Broad Street Suite 307 Doylestown, PA 18901	Contact phone 215-348-1500 Email: dianamdixonesq@gmail.com
5. Bankruptcy trustee Name and address	BONNIE B. FINKEL Bonnie B. Finkel P.O. Box 1710 Cherry Hill, NJ 08034	Contact phone 856-216-1278 Email: finkeltrustee@comcast.net

For more information, see page 2 >

6. Bankruptcy clerk's office	900 Market Street Suite 400 Philadelphia, PA 19107 Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	Office Hours: <u>Philadelphia Office</u> <u>-- 8:30 A.M. to 5:00 P.M Reading</u> <u>Office -- 8:00 A.M. to 4:30 P.M.</u> Contact phone (215)408-2800 Date: 9/23/16
7. Meeting of creditors	October 18, 2016 at 09:00 AM	Location: 3 Municipal Way, Public Hall, Langhorne, PA 19047
8. Presumption of abuse	Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), orif you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">if you assert that the discharge should be denied under § 727(a)(8) or (9).	Filing deadline: 12/17/16
10. Proof of claim	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	Filing deadline: 30 days after the conclusion of the meeting of creditors
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	